

April 7, 2006

I would like to draw to your attention that the plan of WalMart to start their own banks is a dangerous one that would pose a serious threat to community banks and would likely drive them out of business. WalMart has already done this to local stores such as grocery stores, drug stores, hardware stores and produce shops etc. They have destroyed many small businesses in my area and their massive stores cause traffic jams and destroy the community by hurting small businesses that are a part of our American life. **BIG IS NOT NECESSARILY BETTER.**

There are now fights in some communities that don't want a WalMart and all that it implies so please attend the the vital hearing and listen to the comments and concerns of the witnesses. This is the community speaking to you. **PLEASE LISTEN TO THEM.**

Janet Sears